



Mystery Shopping **PMI via the Internet – 9th Edition** **Syndicated Research Proposal**

PMI via the Internet: Within the current economic climate, the private medical insurance market has become more competitive. Only providers with clear online strategies and easy to use websites can expect to profit in this environment. The research proposed will measure and benchmark your site on a range of visitor modes against that of your competitors, providing clear recommendations for improvement.

1 Introduction and Objectives

This study will assess the current provision of private medical insurance on the internet. Each provider site will be assessed on specific key criteria, including: quality and accessibility of product information; ease of navigation; on-site resources; online security; consistency between call centre / website; post-site visit marketing follow up; overall ease of doing business.

The results show which sites are the best in terms of the overall consumer experience – and outline how this has been achieved. Winning sites will be easy and quick to use, be backed up by efficient customer service, whilst maintaining a personal feel to them. The very best sites will encourage visitors to return to purchase other services through an excellent service offering at all levels.



Research Objectives:

- To evaluate 10 leading private medical insurance provider websites on a range of key criteria that follows the six visitor modes
- To assess how easy it is to do business with each provider from a consumer perspective
- To survey the range of products offered by each provider through their website and to evaluate quotes against a 'standard' product request
- To evaluate the level of customer service by investigating how tightly integrated contact centres are with websites

Sites that will be evaluated

AXA PPP Healthcare	Norwich Union Healthcare
BUPA	PruHealth
BCWA	Standard Life Healthcare
Health On Line	Tesco Personal Finance
HSA	WPA

Customer / product profiles used will be subject to an agreed consensus of syndicate members.

2 Methodology

The study will be primarily concerned with the functionality of providers' websites, with particular emphasis on ease of doing business. It will measure how well the leading private medical insurance provider websites perform as a medium for providing product information, requesting a quote and purchasing online. The assessment model recognises that site visitors are in one of six modes when visiting sites. These are:

Prospecting: Initial brand review
Perusing: Gathering information

Pondering: Comparing information
Purchasing: Applying online

Processing: Post-purchase product servicing
Peripherals: Supplementary Information

Each site will be assessed and scored using a scale of 1-5 (1 = very poor) on a range of key criteria listed below:

Prospecting	Peruse	Ponder	Purchase	Process	Peripherals
Starting point Links	Navigation from homepage to product sections Customer / Product Matching Product explanations Help / FAQs / Jargon Buster etc.	Links to quote Online quote / Quote calculator Quote amend Quote comparison Getting in Touch Facility finder Health related content Navigation Save and Return Marketing opt in / out	Online application Alternative purchase method Pricing information Payment options Cross selling Security	Transfer from company scheme Amend cover Change excess Add / remove dependants Change personal details	Contact centre integration Consistency Incentives Differentiators Other visitor types

Example

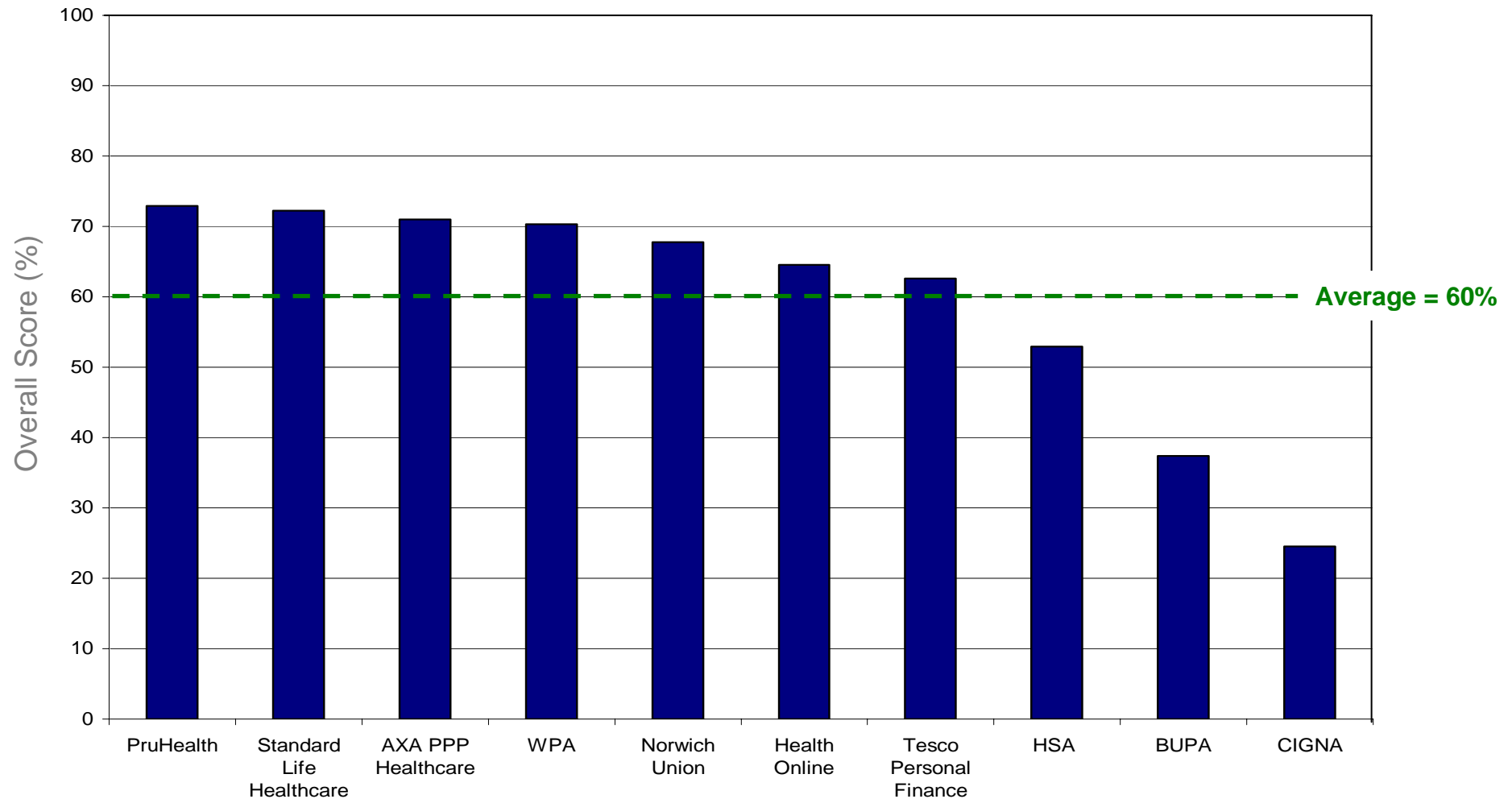
Customer / Product Matching

How does the site match the product to the customer needs?
 How easy is it for the visitor to find products relevant to their situation?
 How are alternatives suggested and presented?

An overall score is awarded in order to form overall rankings. See the next page for last year's results.

Results from 2008

Delivered in June 2008, the 8th Edition of PMI via the Internet yielded the following results:



Since the 2008 study, Mapa's ongoing *PMI Competitor Monitoring Dashboard* saw an increase in online guidance through health information and FAQ sections and through online video. Customer support features also saw an uptake, such as text chat and call back. Have these improved the ease of use of those websites? The research proposed in this study will identify how these changes (and others) have affected each websites performance.

The key project deliverable will be a **best practice checklist** – this is an action plan that will provide you with a comprehensive benchmark of your customers' experiences compared to the competition. Recommendations will be made to help you improve your offering. A summary presentation showing screenshot examples supporting the recommendations will also be delivered.

1. Best practice checklist

Area of Assessment	Max 5 pts each	Best Practice	Discussion Points
Prospecting Starting Point	3	<p>AXA PPP Healthcare, Health-on-line, HSA and PruHealth (all 5 pts): AXA PPP Healthcare: I want cover for private medical insurance highlighted Prominent panel in centre of page includes Buy online and save 10%.</p> <p>Health-on-line: Clear instant online quote box prominently in the right hand side of the page.</p> <p>HSA: Prominent quick quote drop down on the left of the page. Private medical insurance is the third choice on the list. "Tell me all about private medical insurance" very clear. P.M.I banner clearly displayed on homepage.</p> <p>PruHealth: Prominent "Get a quote & apply" banner on centre of homepage. Also quote and apply tab and other explanatory tabs</p>	
Links	4	<p>CIGNA, HSA, Horwich Union and PruHealth (all 5 pts): All sites have clear links on their homepage allowing visitors to see what is where.</p>	

3. Screenshot library of best practice functionality



- Quick reference
- Saves time and effort
- Generates new ideas
- Allows you to benchmark your functionality

2. Site score sheets

Company	PRU HEALTH
URL	http://www.pruhealth.co.uk/
Date of Visit	11/06/2008
PROSPECTING	
Starting Point	5 Prominent 'Get an quote & apply' banner on centre of homepage. Also quote and apply tab and other explanatory
Links	6. Main navigation tabs on top (about health insurance, cover, quote, and apply, axa with us site, om, heartbeats). These
Section Score	
Company	Bupa
URL	www.bupa.co.uk
Date of Visit	09/06/2008
PROSPECTING	
Starting Point	3 Main promotion on the homepage 'Health insurance tailored for you' with the link 'find out more and get a free health insurance quote'.
Links	4 Clear health insurance link present at the top of the left hand side menu under the heading 'products and services'. Also text link in centre of page 'Find out more and get a free health insurance quote' However quite a busy homepage.
Section Score:	7
PERUSE	
Navigation (from Homepage)	4 Clear health insurance link on left hand side and centre text link both take customer directly to the Health Insurance - BUPA Heartbeat pages. In this area customers are only able to call for a quote.
Customer / Product Matching	4 On the Heartbeat pages a table with the heading 'choose the right cover for me' is displayed. A brief outline of each option is displayed. Customers can also click the 'compare level of cover' which takes them to a table of relevant ticks and crosses - although this is not obvious from within the product descriptions.

4. Tailored presentation on your best practice plan

- Ask questions and have detailed discussions
- Experienced consultants
- Relevant to your needs
- Educates and inspires colleagues



Project learnings:

- Obtain a full picture of how your competitors are operating online
- In each of the assessment areas your site will be given recommendations as to how you can bring your site into line with (or exceed) current best practice
- By implementing some or all of the suggested site improvements, it will make it easier for customers to do business with you

The benefits to you:

- Reinforces business cases – solid market evidence gives you confidence in planned online developments
- Increases knowledge – through a well structured and comprehensive review of your peer online market
- Saves you money – as the research costs are spread amongst multiple subscribers
- No internal politics – the review is independent and provides external objectivity
- Ask us questions – The review enables you to discuss the findings with experienced researchers

Costs:

£6,000 (zero rated for VAT).

The subscription includes:

- A presentation of the findings and a Best Practice Checklist delivered at your offices.
- Comprehensive supporting documentation including individual site assessments

50% of the fees will be due on subscription.

Timings:

Closing date for subscription is 4th May
Presentations will be made towards the end of May 2009

6 About us

Mapa specialises in online competitor research for the financial services industry. We provide a Competitor Dashboard service which allows clients to monitor the functionality of their competitors' sites. Mapa also benchmark the actual customer experience on an expert basis. These Mystery Shopping and Best Practice services compliment the Dashboards and we can tailor the research to meet your needs.

The range of Online Competitor Dashboards offered by Mapa include:

- Credit cards
- General insurance
- Internet banking
- mBanking and SMS
- Mortgages
- Offset banking
- Offshore banking
- Personal loans
- Private medical insurance
- Savings accounts
- Sharedealing

Mapa's expertise, exposure and experience in financial services enables the undertaking of a range of bespoke and ad-hoc research for clients e.g. product application design or functionality insight reports. Contact us if you would like to find out more.



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